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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/842,313	04/24/2001	Kevin D. Weller	VISAP064/P-11702US	5667
75458	7590	12/07/2009	EXAMINER	
Beyer Law Group LLP/Visa P.O. BOX 1687 Cupertino, CA 95015-1687			WORJLOH, JALATEE	
ART UNIT	PAPER NUMBER			
	3685			
NOTIFICATION DATE	DELIVERY MODE			
12/07/2009	ELECTRONIC			

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

USPTOmail@beyerlaw.com

Office Action Summary	Application No. 09/842,313	Applicant(s) WELLER ET AL.
	Examiner Jalatee Worjoh	Art Unit 3685

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(o).

Status

- 1) Responsive to communication(s) filed on 9/8/09.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 7-21,32-40,42 and 45-49 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 7-21, 32-40, 42, and 45-49 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement (PTO/SB/08)
 Paper No(s)/Mail Date 6/29/09, 7/8/09, 9/22/09
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____
 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Response to Amendment

1. This Office Action is responsive to the amendment filed September 22, 2009.
2. Claims 7-21, 32-40, 42, and 45-49 are pending.

Response to Arguments

3. Applicant's arguments with respect to the claims have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

5. Claims 7-21 and 32-49 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Publication No. 2005/0131826 to Cook and of U.S. Publication No. 2001/0029496 to Otto et al. ("Otto") in view of U.S. Publication NO. 2006/0143119 to Krueger et al. ("Krueger").

Referring to claim 7, Cook discloses receiving, by said issuer, authentication information concerning said customer, associating a designated password with said account (see paragraph [0027]), receiving an authentication request message at an access control server operated by said issuer from said third party during said online transaction, said message requesting verification of the identity of said customer, requesting over a network, by said issuer from said customer during said online transaction, of an identity-authenticating password; verifying, by said issuer, that said identity-authenticating password from said customer matches password previously

designated for said account and notifying said third party over said network during said online transaction, by said issuer, that said customer is the actual owner of said account when said identity-authenticating password entered by said customer matches the password that was previously designated for said account, whereby said issuer authenticates said customer for said third party during said online transaction (see claims 1, 4, 5, and 8). Cook does not expressly disclose verifying, by said issuer during a registration process, the identity of said customer as the owner of said account, said request message being routed via an Internet browser of a computer of said customer, and said notifying being routed via said Internet browser of said computer of said customer. Otto discloses verifying, by an issuer during a registration process, the identity of said customer as the owner of said account (see paragraphs [0037]-[0038]). Krueger discloses said request message being routed via an Internet browser of a computer of said customer (see abstract; paragraphs [0011] and [0030]), and said notifying being routed via said Internet browser of said computer of said customer (see paragraph [0031]). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method of Cook to include the step of verifying, by said issuer during a registration process, the identity of said customer as the owner of said account, said request message being routed via an Internet browser of a computer of said customer, and said notifying being routed via said Internet browser of said computer of said customer. One of ordinary skill in the art would have been motivated to do this because it ensures that the user that is establishing the account is not fraudulent.

Referring to claim 8, Cook discloses said issuer is an issuer financial institution and said third party is an online merchant, whereby said online merchant conducts an online financial

transaction with said customer and wherein said account of said customer is maintained by said issuer financial institution (see abstract).

Referring to claims 9-11, Cook discloses querying, by said third party, said access control server to determine if an account of said customer is enrolled in an authentication service before said step of receiving, wherein the access control server determines if said customer account is enrolled by verifying that said customer account is contained in a database of enrolled customer accounts; querying a directory server to verify that said customer account is associated with an issuer financial institution that is participating in said payment authentication service, whereby said customer account is not enrolled with said payment authentication service if said customer account is not associated with an issuer financial institution (see paragraphs [0062], [0072], and [0073]).

Referring to claim 12, Cook discloses sending to said third party's computer system an Internet address for said access control server, said Internet address passing through said directory server before reaching said third party's compute system, whereby said Internet address for said access control server allows said third party to directly communicate with said access control server (see paragraph [0066]).

Referring to claim 13, Cook discloses reviewing a memory device controlled by said third party to verify that said customer account is associated with an issuer financial institution participating in said payment authentication service, whereby said customer account is not enrolled with said payment authentication service if said customer account is not associated with an issuer financial institution (see claim 11 above and paragraph [0110]).

Referring to claim 14-16, Cook discloses generating, by said issuer, a digitally-signed transaction receipt using a signature key of said issuer, sending, by said issuer, said digitally-signed transaction receipt confirms to said third party that the identity of customer has been authenticated, wherein said transaction receipt includes a number associated with said customer account, a transaction payment amount, and a transaction payment date, sending, by said issuer, a card authentication value to said third party, the card authentication verification value containing a unique value for said customer account and a specific payment transaction, whereby said card authentication verification value uniquely identifies a specific authentication payment transaction (see paragraphs [0105] & [0099]).

Referring to claim 17, Cook discloses verifying by said third party, said digitally signed transaction receipt such that said third party is assured that said transaction receipt was sent from a specific issuer (see paragraph [0111]).

Referring to claim 18, Cook discloses sending, by said third party, of an authentication message to an issuer financial institution to verify said customer account has adequate credit for a requested purchase (see paragraph [0099] & fig. 5).

Referring to claim 19, Cook in view of Otto and Krueger disclose receiving, by said issuer, said authentication information entered at an enrollment Internet web site by said customer, verifying, by said issuer that said enrollment information substantially matches information contained within a pre-existing database of customer information and storing said customer accounts (see claim 7 above).

Claims 20, 21, 32-40, 42, 45-49 are rejected on the same rationale as claim 7 above.

Conclusion

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6. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is 571-272-6714. The examiner can normally be reached on Monday - Friday 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin Hewitt II can be reached on 571-272-6709. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300 for regular communications and 571-273-6714 for Non-Official /Draft.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jalatee Worjloh/
Primary Examiner, Art Unit 3685